

EXHIBIT AR

MEMORANDUM

4/26/99

To: Jodi
Fr: Belle

NOTE: I AM HOLDING
NEW ACCT. PAPERS FOR
EA ACCT FOR BLM TO SIGN
TOGETHER W. TRUST DOCUMENTS
FOR EA. BELLE

August 18, 1999

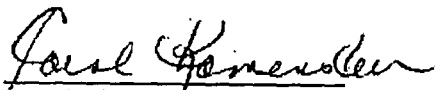
To: Linda Schoenheimer

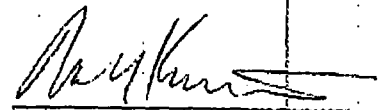
From: Carol & David Kamenstein

Dear Linda,

Please accept this letter as authorization by us, as trustees for the Sloan Kamenstein Trust and the Tracy Kamenstein Trust to split the existing account (#295) into two accounts of equal value at your earliest convenience but before September 30.

Thank you for all your assistance with this matter.


Carol Kamenstein
Trustee, Sloan George Kamenstein


David Kamenstein
Trustee, Tracy D. Kamenstein

8/31 - 9/3

1CM295-30

R. L. E